

PATENT
Docket No. 10392/46001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of : Steven M.H. WALLMAN
Serial No. : 09/038,158
Filed : 11 March 1998
For : METHOD AND APPARATUS FOR ENABLING
SMALLER INVESTORS OR OTHERS TO CREATE
AND MANAGE A PORTFOLIO OF SECURITIES OR
OTHER ASSETS OR LIABILITIES ON A COST-
EFFECTIVE BASIS

Group Art Unit : 2773

ASSISTANT COMMISSIONER
FOR PATENTS
Washington, DC 20231

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97 & § 1.98**

S I R:


In accordance with Applicants' duty of disclosure under 37 C.F.R. §1.56(a) and §1.97(b) (3), the references listed on the attached form PTO-1449 are hereby brought to the Examiner's attention.

Since all the references are in the English language, no statement of relevancy is required. A copy of each cited reference is also enclosed.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear in the "references cited" on any patent to issue therefrom.

Respectfully submitted,

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Date: June 9, 2000

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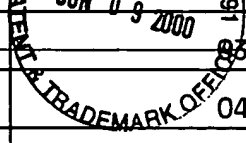


PTO-1449 INFORMATION DISCLOSURE STATEMENT BY APPLICANT	ATTY. DOCKET NO. 10392-46001	SERIAL NO.: 09/038,158
	APPLICANT Steven M.H. WALLMAN	
	FILING DATE 11 March 1998	GROUP 2773

U. S. PATENT DOCUMENTS

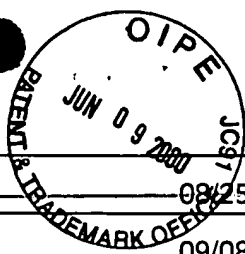
EXAMINER INITIAL	PATENT NUMBER	PATENT DATE	NAME	CLASS/SUBCLASS
	4,346,442	08/24/82	Musmanno	364/408
	4,376,978	03/15/83	Musmanno	364/408
	4,566,066	01/21/86	Towers	364/408
	4,597,046	06/24/86	Musmanno et al.	364/408
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	5,978,778	11/02/99	O'Shaughnessy	705/36

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	WO 98/44443	10/08/98	EPO				X
	WO 98/44444	10/08/98	EPO				X
	WO 99/28845	06/10/99	EPO				X

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
	Robert Barker, A Capital Gains Miracle Worker, BUSINESS WEEK, January 31, 2000, p.130.
	Anne Tergesen, Here Come the E-Funds, BUSINESS WEEK, January 31, 2000, p. 125.
	1998 ADP Investor Communications Services, ProxyEdge™ 2000.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation is considered, whether or not citation is in conformance with M.P.E.P. 609; strike out citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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